

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jason E Bainbridge  
Debtor

Case No. 20-01697-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db +Jason E Bainbridge, 4509 Snyderstown Rd, Danville, PA 17821-6710  
cr +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
5331867 +1st National Bank of PA, 4140 E State St, Hermitage, PA 16148-3401  
5331868 +BMG Money, 444 Brickell Ave, Suite 1170, Miami, FL 33131-2404  
5331871 +Denise Bainbridge, 319 Penn Ave, Elysburg, PA 17824-7155  
5331872 ED Financial, Seven Oaks D, Knoxville, TN 37922  
5331873 +Goldman Schs Bank USA, PO Box 7247, Philadelphia, PA 19170-0001  
5331874 +Kashable LLC, 489 5th Ave Fl 18, New York, NY 10017-6127  
5331876 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
5333667 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904  
5331878 +Members Choice FCU, 390 Walnut St, Danville, PA 17821-1503  
5331880 +Philadelphia Police & Fire FCU, 901 Arch St, Philadelphia, PA 19107-2404  
5331881 +Select Portfolio Services, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
5331883 #+TBOM The Bank of Missouri, 216 W 2nd St, Dixon, MO 65459-8048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 03 2020 19:41:46  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5331869 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 19:52:10 Capital One Bank,  
PO Box 30281, Salt Lake City, UT 84130-0281  
5341799 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 19:41:12  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5331870 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 03 2020 19:29:36 Comenity Bank,  
PO Box 182120, Columbus, OH 43218-2120  
5342030 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 03 2020 19:41:41  
Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368  
5331875 E-mail/Text: ktramble@lendmarkfinancial.com Sep 03 2020 19:29:25  
Lendmark Financial Services, Attn: Bankruptcy Department, 2118 Usher St. NW,  
Covington, GA 30014  
5331877 +E-mail/Text: unger@members1st.org Sep 03 2020 19:29:50 Members 1st FCU, PO Box 40,  
Mechanicsburg, PA 17055-0040  
5331879 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 03 2020 19:41:10 Ollo CWS,  
PO Box 9222, Old Bethpage, NY 11804-9222  
5336216 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 03 2020 19:41:13  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
5332091 +E-mail/PDF: gecsed@recoverycorp.com Sep 03 2020 19:41:40 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5331882 +E-mail/PDF: gecsed@recoverycorp.com Sep 03 2020 19:41:41 Synchrony Bank Pay Pal,  
PO Box 965036, Orlando, FL 32896-5036  
5340563 E-mail/Text: jennifer.chacon@spservicing.com Sep 03 2020 19:29:52  
U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc.,  
P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5342385\* ++LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434  
(address filed with court: Lendmark Financial Services, Attn: Bankruptcy Department,  
2118 Usher St. NW, Covington, GA 30014)  
5347380\* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

David William Raphael on behalf of Creditor First National Bank of Pennsylvania  
raphaeld@fnb-corp.com

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-5, Mortgage-Backed Notes, Series 2017-5  
bkgroup@kmlawgroup.com

Robert Spielman on behalf of Debtor 1 Jason E Bainbridge bobspielman@yahoo.com,  
rssecty@yahoo.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Jason E Bainbridge**CHAPTER 13  
CASE NO. **4:20-bk-01697**☐ ORIGINAL PLAN  
2nd AMENDED PLAN (Indicate 1st, 2nd, 3rd, )  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☒ Included ☐ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$28,016.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
08/31	05/23	824.00	0.00	824.00	28,016.00
				Total Payments:	<b>\$28,016.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of \$125,496 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:  
**None**

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Members Choice Federal Credit Union	2018 Ford F150 49559 miles	6891
Philadelphia Police & Fire FCU	2011 Kia Sportage 40000 miles	9051

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
1st National Bank of PA	2015 Nissan Mirano 40000 miles
Members Choice Federal Credit Union	2018 Ford Fiesta 20000 miles
Select Portfolio Services	1088 Numidia Dr Catawissa PA - Debtor 1 has no ownership interest in this property.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.****A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of**

other classes.

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- 1 All allowed unsecured claims - except student loans - will be paid in full, but collateral is surrendered in full satisfaction of debt, and no payment will be made for bifurcated claims.
- 2 The student loan expires more than 5 years from the date of the filing of this petition and will be paid directly outside of the plan
- 3 The stepdaughter of Debtor 1 provides the monthly payments for the 2011 Kia Sportage, and she also provides the payments for the insurance and upkeep and maintenance expenses.
- 4 The 2015 Nissan Mirano is being surrendered in order to eliminate Debtor 1's legal liability for the amount still owed to 1st National Bank of Pa, but this vehicle is in the possession of the former spouse of Debtor 1, who is actually making the payments now, intends to continue to do so, and is ready, willing, and able to assume this loan.
- 5 The 2018 Ford Fiesta is being surrendered in order to eliminate Debtor 1's legal liability for the amount still owed to MC Federal Credit Union, but this vehicle is in the possession of the son of Debtor 1, who is actually making the payments now, intends to continue to do so, and is ready, willing, and able to assume this loan.
- 6 The real property at 1088 Numidia Dr is secured by Select Portfolio Services, but Debtor 1 has no ownership interest in that property. The property in question is in the possession of a former wife, who is a coobligor and is making the payments now and intends to continue to do so.
- 7 The Debtor was not working for eight weeks during the summer and was unable to make the first two monthly payments. The amount of the remaining 34 payments was increased in order to correct this deficiency.

Dated: August 14, 2020

/s/ Robert Spielman

Robert Spielman

Attorney for Debtor

/s/ Jason E Bainbridge

Jason E Bainbridge

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.